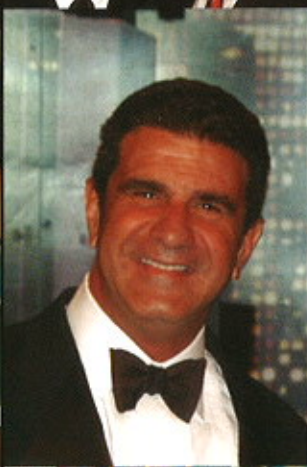


SPOTLIGHT

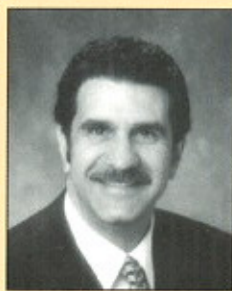
American Income Life & National Income Life • June 2003 • Volume 36 • Number 6

Convention 2003



You Get What You Need...

Are You Excited?



FROM THE DESK OF:

Roger Smith

President & Chief
Marketing Officer of
American Income Life

"I realized not only the miracle that had occurred but I grasped the reality of the miracles which lay ahead."

"Are you excited?" If not, you should be! I can give you 10 or 20 reasons why you should be excited and, odds are, I will, but let me give you the main one.

The main reason you should be excited is this year's convention was the largest this Company has ever seen. Not to mention, it was an amazing success. We have come a long way in celebrating our Producers' accomplishments. Mr. Bernard Rapoport, American Income's founder, mentioned the first convention took place over dinner with four Producers in attendance. This year we had glitz, glamour and a Broadway show for almost 400 Producers who traveled to Orlando, Florida.

Providing you with this outstanding opportunity to be recognized for your achievements requires a lot of energy. Hard work makes it happen, and our convention team made it happen for you! Therefore, I want to take this opportunity to thank everyone who helped make this year's convention a success including our Qualifiers. Your dedication to American Income and National Income allows us the chance to come together once a year. I would also like to extend a special thanks to Donita Jacobs for making our convention in Orlando possible.

"Get Excited!" became this year's convention battlecry and as I was preparing for this year's General Session "Get Excited!" speech, I came across a *Spotlight* from January 2000 – a little over three years ago. I realized not only the miracle that had occurred over the last three years, but I grasped the reality of the miracles which lay ahead.

It was three years ago when I stood in front of a group of Producers at Eric Giglione's Agency – my first as AIL's Executive Vice President – and I was scared to death. It was then, I gave you my word that if you accepted the changes I was putting in place, everything you could ever hope for in your career with American Income would become reality. I gave you my word that what you thought you were capable of producing would be dwarfed by the results of tomorrow, and, at that time, my word was all I had to give you!

During the last three years, I am sure it was obvious when I first started quoting *Karate Kid* instead of *War and Peace*, you could fit my whole brain into one-quarter of Mr. Rapoport's. On the creativity side, Mark McAndrew, the CEO of American Income, was showing up as Leonardo daVinci, and I surely couldn't hold a candle to the great orator, Speaker Wright, AIL's political consultant. Given these differences, I then became committed to my own philosophy, "A promise given is a promise kept."

Well, it is three years later and I haven't gotten any smarter. B hasn't gotten any dumber. Mark still has an innate ability to take the most difficult problems and create the simplest solutions, and Speaker Wright can still speak circles around me. Still, now, I am a little scared but determined to deliver on my promise of unimagined success.

Who would have imagined in three short years we would have grown from 1,100 Producers to well over 2,000? Knowing that, how long do you think it will be before we hit 2,500 or 3,000? I am here to say, "It won't be long if you just – get excited!"

"Get excited!" because the production you write in a week will soon be the production you write in a day.

"Get excited!" because the AIL that deals in supplemental benefits for union members will soon be the company which will take care of all the retired members of the AFL-CIO. We will bid to be the company approved by Union Privilege.

"Get excited!" because we are embarking on a voyage where data and science will create the greatest lead returns thus creating more profit. A voyage where experimentation and the willingness to change becomes a part of our culture and where the foundation of our Agency system gives our Producers a quality lead.

"Get excited!" because it is our goal to see that these things will no longer just be lip service, but a reality that will allow us to keep getting better and better.

Your career with American Income and National Income will live or die according to your excitement level. Your ability to sell and build your Agencies is directly proportionate to your excitement about the products you are selling, your opportunity at AIL and your new recruits' opportunity as well.

So again, I ask you, "Are you excited?" You should be! Now, let's just reach out and engulf yourselves in those two short words – "Get Excited!" – and I promise, I give you my word, **YOU WILL GET WHAT YOU NEED** – today, tomorrow and down the road!

Dates to Remember

Tuesday, July 29, 2003

All business and PR credits must be received in Waco to count for July production.

Thurs., Aug. 21 to Sat. Aug. 23, 2003

Leadership Development Seminar at the Home Office.

Wednesday, Aug. 27, 2003

All business and PR credits must be received in Waco to count for August production.

Monday, Sept. 1, 2003

The Home Office will be closed for the Labor Day holiday.

Friday, Sept. 26, 2003

All business and PR credits must be received in Waco to count for September production.

Wednesday, Oct. 29, 2003

All business and PR credits must be received in Waco to count for October production.

Total Bonuses Paid Out

This month American Income paid out a total of \$651,096.05 in bonuses. For more information on American Income's monthly bonuses turn to Page 15.

Congratulations are in Order!

Dean Beaucage, a GA with the Geneser-Geneser Agency, has achieved \$100,000 of in force premium over the last 13 months.

Rudi Camenzind, a Producer with the David Cohen Agency, has achieved \$100,000 of in force premium over the last 13 months.

Bret Fels, a Producer with the Eric Neal Agency, has achieved \$100,000 of in force premium over the last 13 months.

Scott Kangas, an MGA with the Rick Altig Agency, has achieved \$100,000 of in force premium over the last 13 months.

Clay-Nghia Nguyen, a GA with the Vlad Basov Agency, has achieved \$100,000 of in force premium over the last 13 months.

Gregory Siard, a GA with the Durhon Oldham Agency, has achieved \$100,000 of in force premium over the last 13 months.

Congratulations on your accomplishment!

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2004 Atlantis Awards Presentation, are as follows: the top SGA from each category, the top two PR Managers and the top three Representatives from each category, the top five MGAs, the top SA, the top five GAs, and the top ten Individual Producers. Check your production! If there is an asterisk by your position, you could be on your way to The Bahamas! The convention will be held June 3-6, 2004.

Required Retention Rate

Effective Jan. 1, 2003, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate, or the minimum Net to Gross. Net to Gross is only used during the Producer's first eight months.

Retention:	67.0%
Net to Gross:	78%

Way to go...

Jim Tasker, a PR Representative with the Durhon Oldham Agency who specializes in Credit Unions experienced something truly noteworthy when he received over 1,000 Credit Union response card credits – in a single day!

Congratulations Jim! What a truly remarkable accomplishment!

Get Excited! Jim did! Ask him how!

AMERICAN INCOME LIFE

For over a half century, American Income Life Insurance Company has been meeting union families' life insurance needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

SPOTLIGHT

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American Income Life and National Income Life have been upgraded to **A+ SUPERIOR** for overall company financial strength by A.M. Best.

A.M. Best is an industry ratings company that provides information to professionals. According to A.M. Best they "are the industry's standard measure of insurer financial performance." Here is what this industry ratings company had to say about Torchmark and American Income:

"The rating of the life insurance subsidiaries of the Torchmark Corporation reflect the group's extremely profitable life and health operations, superior capitalization, diverse operating and distribution platforms, and high credit quality investment portfolio. Torchmark's strong earnings are generated from its stable and very profitable block of in-force life insurance as well as its growing health product portfolio."

For more information on A.M. Best and our ratings log on to: www.ambest.com.



Promoted To Supervising Agent

John Abner Williams-Williams Georgia	Christopher Clupht Rick Altig Idaho	Achintya Goel Giglione-Brister Massachusetts	Marjorie Long Chris Lafond Pennsylvania	Holly Rebsom Rick Altig South Dakota	Dat Truong Marc Zipper Florida
Michelle Acosta Giglione-Brister Rhode Island	Paul Cohen Eric Giglione New Jersey	Sean Griffin Geneser-Geneser Missour	Melissa Luikart Marc Morton West Virginia	John Rhodes James Surace Ohio	Katherine Underwood Ali Shahrak Virginia
Kenneth Adamo David Zophin Connecticut	Lee Croft Rick Altig Idaho	William Guilford David Zophin Connecticut	Michael McDougal Nick Nitkowski Louisiana	Scott Rhodes Rick Altig Minnesota	Heidi Valdmanis Joshua Chalom Ontario
Dax Aurand Geneser-Bitman Illinois	Mark Cross Rob Boles Ohio	William Harris Ali Shahrak North Carolina	James Meyers Geneser-Bitman Illinois	Brent Rieck Mike Jones Ohio	Travis VanDeberghe Rick Altig Oregon
Calin Baban Vlad Basov Texas	James Dailey Geneser-Geneser Missouri	Anthony Hernandez Scott Smith Illinois	Matthew Moeddel Rob Boles Ohio	Richard Rose James Surace Ohio	Dustin Venekamp Rick Altig South Dakota
Scott Belinn Rick Altig Oregon	Alfred Delgado David Cohen California	Bram Hillegers Eric Giglione New Jersey	Amanda Moore Marc Zipper Florida	Jeffrey Ruffing Chris Lafond Pennsylvania	Sue Weiss Dennis Ishler Pennsylvania
Christopher Blaker Marc Zipper Florida	Rebecca Dunwoodie David Zophin Connecticut	John Hyman Phillips-Jennings New Mexico	Riginald Motley Williams-Williams Georgia	Alejandro Ruiz Geneser-Geneser Kansas	William Williams Nick Nitkowski Louisiana
Bernard Brown Nick Nitkowski Louisiana	Everett Elstak Eric Neal Texas	Jason Johnson Nick Nitkowski Louisiana	Brandy Nelson John Akers Nebraska	Benjamin Scoville Rick Altig North Dakota	Daniel Wright Rick Altig Wyoming
Ronald Browning Tom Williams Florida	Patty Esparza Bill Jennings Colorado	Damien Jones Ali Shahrak North Carolina	Elisa Nelson Williams-Williams Georgia	Bruce Seide Eric Giglione New Jersey	Lori Yeilding Jatoff-Foti California
Jerome Cardwell Shashi Parekh South Carolina	Margaret Fisher Geneser-Bitman Illinois	Ted Ketcham Rick Altig Hawaii	Ezekiel Neumann Rick Altig Idaho	Raymond Serrano Williams-Williams Georgia	Todd Zimmerman Eric Giglione New Jersey
Joseph Cassisa Nick Nitkowski Louisiana	Joshua Floyd David Zophin Connecticut	Kyle Kozel Geneser-Geneser Missouri	Herivelto Pereira Jatoff-Foti California	Daniel Stabile Eric Giglione New Jersey	
Stephen Chen Eric Giglione New Jersey	Sandra Friant Ali Shahrak North Carolina	Ndoumbe Kuoh Giglione-Brister Massachusetts	Willie Pitts Williams-Williams Georgia	Derrick Stewart Giglione-Brister Massachusetts	
Christopher Clark Rick Altig Hawaii	Kevin Gallagher Eric Giglione Pennsylvania	Joel Logan Rob Boles Ohio	Michael Portaro Eric Giglione New Jersey	Christina Tang Eric Giglione New Jersey	
Barrett Clayton Vic Hancock Kentucky	David Gaspers John Akers Nebraska	Heather Logsdon Jatoff-Foti California	Edward Puszkur Bill Jennings Colorado	John Thomas Chris Lafond Pennsylvania	

Promoted To General Agent

David Anctil Bill Jennings Colorado	Catherine Clarke Steve Friedlander New Zealand	Joshua Hares Giglione-Brister Massachusetts	Craig Jorgenson Gary Bieier Wisconsin	Ricardos Smith Williams-Williams Georgia	Stephen Tran Jatoff-Foti California
Richard Ayala Kevin Pawlowski Texas	Adonis Dadiz Eric Giglione New Jersey	Terrance Hearn Eric Giglione New Jersey	Bernardo Longoria Eric Giglione New Jersey	Scott Svoboda John Akers Iowa	Joshua Trubiani Nick Nitkowski Louisiana
Kenton Blandford Ramin Kouladji Newfoundland	Barry Dillah Eric Giglione New Jersey	Eric Hoen Bill Jennings Colorado	Garrett Marrero Jatoff-Foti California	Glen Sylvester Tyrone Conard Maryland	Mark Tweedie Jatoff-Foti California
Elaina Bosco Tom Williams Florida	Matt Dworak John Akers Nebraska	Patrick Holt John Akers Iowa	Danielle Patch Cohen-Hartman Nevada	Sally Tapia-Osmun Cohen-Hartman Arizona	Nathaniel Wiggins Geneser-Geneser Kansas
Carlos Cantu Jatoff-Foti California	Shaun Forbes Steve Friedlander New Zealand	Christine Hujber Eric Giglione New Jersey	David Raymond Nick Nitkowski Louisiana	Bernard Thomas Ali Shahrak Virginia	Shannon Wright Giglione-Brister Massachusetts

Promoted To Master General Agent

Mark Ahlman Bill Jennings Colorado	Samuel Cohen Eric Giglione Pennsylvania	Albert DiMarco Rick Altig Saskatchewan	Gregory Krier Rick Altig South Dakota	Craig Nugara Rick Altig British Columbia	Gina Samson Rick Altig Idaho
Christopher Alphen Giglione-Brister Massachusetts	Michael Czopek Eric Giglione New Jersey	David Jackson Tom Williams Florida	Shane LaFlower Guy Rouelle Vermont	Michael Pellicciotta Eric Giglione New Jersey	Dana Spohn Rick Altig Idaho
Stephen Atwell Kevin Pawlowski Texas	Chad Deley Rick Altig Manitoba	Rusty Jewell Nick Nitkowski Louisiana	Jason Mollo David Zophin Connecticut	Jeffrey Purtell Giglione-Brister Massachusetts	

INDIVIDUAL PRODUCERS



1. Rusty Jewell
Metairie, LA



2. Nadia King
Santa Rosa, CA



3. Curt Snow
Concord, CA



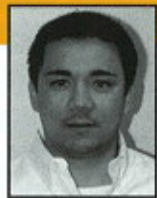
4. James Stallings
Irving, TX



5. Mary Ann Gaelic
Auckland, NZ



6. Steven Strong
Rochester, NY



7. David Wang
Woodridge, IL



8. Matthew Wolfanger
Rochester, NY



9. Robert Ulreich
Concord, CA



10. William Whitaker
Billings, MT

INDIVIDUAL PRODUCERS

All Time Record to Beat

Month: \$51,235 Net ALP **Marlon Underwood**

May Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
1. Rusty Jewell	\$45,488	90		Rusty Jewell	Nick Nitkowski
2. Nadia King	31,481	99		Sara Beckly	Altig-Orlovic
3. Curt Snow	26,745		69.9	Gloria Sanchez	Jatoft-Foti
4. James Stallings	21,520	100		Ronald VanWoesik	Vlad Basov
5. Mary Ann Gaelic	21,047	95		Lawrence Hauck	Steve Friedlander
6. Steven Strong	18,853	95		Jim Bianchi	Durhon Oldham
7. David Wang	18,308		72.3	David Wang	Scott Smith
8. Matthew Wolfanger	18,184		81.5	Paul Rumbuc	Durhon Oldham
9. Robert Ulreich	17,040		83.9	Roger Johnson	Jatoft-Foti
10. William Whitaker	15,925	90		Wesley Bangs	Rick Altig
11. Jinzhou Zhao	15,771		87.5	Rob Hay	Rick Altig
12. Howard Wilson	15,549	100		Lawrence Hauck	Steve Friedlander
13. Lance Brown	15,354		85.5		Cohen-Hartman
14. Arthur Greene	15,292	87		Kevin Khadivian	Scott Smith
15. Omar Hashimi	14,852	94		Steve Foti	Jatoft-Foti
16. Nanda Duraisami	14,798	89		Bill Hayer	Rick Altig
17. Allan Gilbert	14,562		69.8	Brian Waller	Scott Smith
18. William Heath	14,536		73.2	William Heath	Mark Hancock
19. William Harris	14,476	92		Derek Hartley	Ali Shahrak
20. Nicholas Lindwedel	14,108	100		Joshua Robinson	Geneser-Bitman

▲ Percentage of Net to Gross

All Time Record to Beat

Year: \$277,779 Net ALP **Marlon Underwood**

YTD Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
* 1. Rusty Jewell	\$132,174	90		Rusty Jewell	Nick Nitkowski
* 2. David Wang	105,775		72.3	David Wang	Scott Smith
* 3. Timothy Cruise	86,332		78.1	Steven Jakubczak	Scott Smith
* 4. Curt Snow	78,046		69.9	Gloria Sanchez	Jatoft-Foti
* 5. Marlon Underwood	74,124		72.7	Marlon Underwood	Scott Smith
* 6. Matthew Wolfanger	74,047		81.5	Paul Rumbuc	Durhon Oldham
* 7. James Dattilo	69,510		78.4	James Dattilo	Marc Zipper
* 8. Mary Ann Gaelic	68,640	95		Lawrence Hauck	Steve Friedlander
* 9. Samuel Christmas	67,443	87		Kevin Khadivian	Scott Smith
* 10. Russell Morris	65,492		83.7		Marc Zipper
11. Eddie Norman	65,159		80.6	Eddie Norman	Scott Smith
12. Stefan Reynolds	63,732		69.8	Brian Waller	Scott Smith
13. Stefan Reynolds	63,248	93		Lawrence Hauck	Steve Friedlander
14. Abdulrazzaq Ahmed	62,396		72.4	Narinder Dhillon	Scott Smith
15. Al-Karim Walji	61,977		83.7	Melinda-Rae Lyse	Rick Altig
16. Frederick Hadayia	61,572	86		Steven Greer	Durhon Oldham
17. John McGrath	60,867		70.5	John McGrath	Rick Altig
18. Jinzhou Zhao	60,597		87.5	Rob Hay	Rick Altig
19. Michael Nowak	59,634	90		Jim Bianchi	Durhon Oldham
20. Ruben Soberanes	59,557		71.4	Doreen Ryan-Foti	Jatoft-Foti

▲ Percentage of Net to Gross

MONETARY DONATIONS

American Income & National Income

- Donated \$1,000 to the Florence Bernard/Alta Miller Scholarship Fund.
- Contributed \$1,000 to the Alliance for Justice.
- Gave \$1,000 to the Workers Independent News Service.
- Contributed \$5,000 to the Transport Workers Union of America's Project Vote.
- Contributed \$5,000 to the PANIM: The Institute for Jewish Leadership and Values.
- Donated \$4,000 to the James Hoffa Memorial Scholarship Fund on behalf of the AFSA.
- Gave \$2,000 to Americans for Democratic Action on behalf of the Department for Professional Employees.
- Gave \$500 to the MD/DC chapters of the Alliance for Retired Americans.
- Contributed \$3,000 to the American Federation of Musicians of the US and Canada's Project Vote.
- Donated \$5,000 to the Brotherhood of Railroad Signalmen's Project Vote.
- Gave \$1,000 to the Lowell Mason Fund.
- Contributed \$5,000 to the IUE-CWA.
- Donated \$5,000 to the Transportation Communications International Union's Project Vote.
- Donated \$1,000 to Americans for Democratic Action on behalf of the AFSCME.

- Contributed \$10,000 to the James Hoffa Memorial Scholarship Fund.
- Contributed \$25,000 to Campaign for America's Future.
- Gave \$2,500 to the DCSL Foundation.
- Donated \$500 to the Brotherhood of Locomotive Engineers' Project Vote.
- Contributed \$2,000 to the Union Label & Service Trades Department.

Mark Hancock Agency

- Contributed \$100 to the Laborers Indiana District Council golf outing.

Ramin Kouladji Agency

- Donated \$1,000 to the New Brunswick Federation of Labour.
- Contributed \$1,000 to the Newfoundland Association of Public Employees.

David Zophin Agency

- Gave \$300 to the Walk for Hunger.
- Donated \$100 for an ad in the Pioneer Valley Central Labor Council Annual Conference booklet.

Total \$82,000.00

OTHER DONATIONS

Matt Blumert Agency

- Supported the Maryland State and District of Columbia AFL-CIO *Salute to Leadership* annual fundraiser.
- Participated in the *Catch the Wave* Maryland Credit Union League's annual meeting and convention.

Ramin Kouladji Agency

- Donated a DVD player to the Newfoundland Nurses Union for their convention.
- Donated food to local residents who were stranded due to flooding.

Joseph Manone Agency

- Donated a camera and film to the raffle at the AFSCME's annual state convention.

David Zophin Agency

- Contributed 200 lbs. of food to support the United Labor Agency of the Hartford CLC.

Thank You

At American Income, we pride ourselves on the fact that our Producers, Managers and Home Office staff are actively involved in their communities. One way we show our involvement is by the many donations and contributions we make monthly, usually shown on Page 8 of the *Spotlight*. Often times, our hard work is quietly appreciated but never verbally acknowledged. Below are some acknowledgements for all the hard work we do in our communities.

Dear AIL:

I want to take this time and express my most heartfelt thanks to your Company for being so courteous and helpful with our campaign drive.

Organizing Caldwell Manufacturing is going to be a real challenge. Your participation in the party to bring them together is still ringing around the plant. It was so unusual for them to see an insurance company that really has the welfare and concerns of its participants at heart.

I want to personally thank you and your staff for being so warm and friendly. Your willingness to aid us without any negative questions or comments can only be praised and admired.

Sincerely,

Connie Speight, International Representative
IUE/CWA, AFL-CIO

Dear AIL:

Just a short note of thanks for the \$5,000 contribution to Project Vote through the American Income Life Insurance Company.

As you know, Project Vote's success depends upon the generosity of organizations and individuals who believe that everyone should have the opportunity to realize the true promise of democracy. Because of your support and the support of others, Project Vote is able to continue its mission of strengthening our nation through greater civic participation.

Again, on behalf of all of us at Project Vote, thank you for your support.

Sincerely,

David J. Leland, National Director
Project Vote

Dear AIL:

MENC: The National Association for Music Education, gratefully acknowledges the American Income Life Insurance Company's \$1,000 contribution to our Lowell Mason fund.

MENC believes that a child's education is not complete without the arts. Your donation will help ensure that music education remains a priority in America's schools.

Sincerely,

John J. Mahlmann, Executive Director
The National Association for Music Education

Dear AIL:

I was informed of the generous commitment that you and Mr. Rapoport made to the Institute for America's Future. With your help, the AFL-CIO honored this group at our Executive Council Meeting because we think it is doing excellent work on vital issues. We support the organization and thank you for adding your support.

Sincerely,

John J. Sweeney, President
American Federation of Labor and
Congress of Industrial Organizations

SUPERVISING AGENTS



1. Todd Kubus
Santa Rosa, CA



1. Stefan Reynolds
Auckland, NZ



1. Arthur Greene
Southfield, MI

All Time Record to Beat
Month: \$43,409 1st Yr. **Gino Tanzif**

All Time Record to Beat
Month: \$50,606 Net ALP **Chad Roehrs**

May Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Todd Kubus	\$30,590	\$42,952	93		1	Sara Beckly	Altig-Orlovic
2. Stefan Reynolds	24,188	39,376	100		1	Lawrence Hauck	Steve Friedlander
3. Arthur Greene	19,165	35,085	94		5	Kevin Khadivian	Scott Smith
4. Mary Ann Gaelic	18,854	39,902	97		2	Lawrence Hauck	Steve Friedlander
5. Jeffrey Mercer	16,116	24,346	93		2	Ronald VanWoesik	Vlad Basov

All Time Record to Beat
Month: \$124,726 1st Yr. **Vladimir Opra**

All Time Record to Beat
Month: \$237,992 Net ALP **Vladimir Opra**

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Joseph Callahan	\$50,936	\$93,828	90		1	Wesley Bangs	Rick Altig
2. Philip Wiley	49,697	104,986	92		1	Derek Hartley	Ali Shahrak
3. Brenden Determann	48,070	88,927	88		2	Nickolay Gusev	Vlad Basov
4. Stefan Reynolds	47,749	87,388	100		1	Lawrence Hauck	Steve Friedlander
5. Barry Garelick	47,230	73,076	87		1	David Hausman	Eric Giglione

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

GENERAL AGENTS



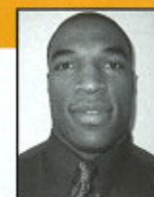
1. Fernando Amorim
Raleigh, NC



2. Maurice Davies
Auckland, NZ



3. Shannon Richardson
Swansea, IL



4. Khari Samuel
Framingham, MA



5. Peter Athas
Ridgeland, MS

All Time Record to Beat
Month: \$102,403 1st Yr. **Eric Neal**

All Time Record to Beat
Month: \$111,262 Net ALP **Eric Neal**

May Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	MGA	SGA
1. Fernando Amorim	\$47,645	\$56,698	92		8	Derek Hartley	Ali Shahrak
2. Maurice Davies	43,987	51,244	92		5	Roger Geering	Steve Friedlander
3. Shannon Richardson	37,903	44,997		69.7	6	Joshua Robinson	Geneser-Bitman
4. Khari Samuel	35,598	42,459	91		9	John Baldo	Giglione-Brister
5. Peter Athas	31,628	38,943		71.6	7	Samuel James	Wittenbach-Ostrovsky
6. Jason Lausar	31,252	33,643	87		5	Matt Henderson	Marc Zipper
7. Robert Morrison	26,701	26,701	89		11	Timothy Simpson	Rick Altig
8. Jarred Starman	25,432	28,257	82		3	Leslie Taylor	Geneser-Bitman
9. Elaina Bosco	24,432	37,548	89		4	William Cook	Tom Williams
10. Tracey Johnston	23,358	25,416	81		4	Patrick Shehan	Geneser-Geneser

All Time Record to Beat
YTD: \$489,120 1st Yr. **Eric Neal**

All Time Record to Beat
YTD: \$864,620 Net ALP

YTD Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	MGA	SGA
* 1. Fernando Amorim	\$170,896	\$200,642	92		8	Derek Hartley	Ali Shahrak
* 2. Kevin Leonard	134,189	176,555		67.2	3	Marlon Underwood	Scott Smith
* 3. Lori Boynton	127,910	127,910		70.5	5	Wendell Bangs	Rick Altig
* 4. Benjamin Gibbs	127,228	163,842	82		4	Leslie Taylor	Geneser-Bitman
* 5. Tracey Johnston	117,221	135,692	81		4	Patrick Shehan	Geneser-Geneser
6. Denise Gilbert	116,146	145,754		69.6	2	Brian Waller	Scott Smith
7. Mark Reddington	114,032	145,824		69.9	4	Paul Rumbuc	Durhon Oldham
8. Hal Herman	108,097	173,312		76.8	2	Paul Rumbuc	Durhon Oldham
9. Maurice Davies	100,694	140,502	92		5	Roger Geering	Steve Friedlander
10. Khari Samuel	97,313	129,965	91		9	David Hausman	Giglione-Brister

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

CONVENTION 2003



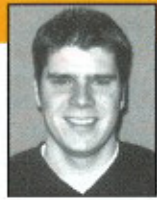
It was Exciting...
It was Magical...
It was Unforgettable...



1. Lawrence Hauck
Auckland, NZ



2. David Hausman
Edison, NJ



3. Paul Rumbuc
Rochester, NY



4. Kevin Khadivian
Southfield, MI



5. Steven Greer
Rochester, NY

All Time Record to Beat

Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat

Month: \$236,811 Net ALP Ed Orell

May Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
1. Lawrence Hauck	\$104,206	\$110,050		71.1	10	Steve Friedlander
2. David Hausman	100,119	146,776		69.1	30	Eric Giglione
3. Paul Rumbuc	95,779	174,539		75.4	19	Durhon Oldham
4. Kevin Khadivian	94,736	135,932		69.2	15	Scott Smith
5. Steven Greer	94,154	114,684		75.7	11	Durhon Oldham
6. Leslie Taylor	90,901	97,791		67.9	16	Geneser-Bitman
7. David Iriye	88,942	105,308		67.1	23	David Cohen
8. Roger Geering	86,114	116,525		75.0	12	Steve Friedlander
9. Joshua Robinson	85,227	91,892		68.2	14	Geneser-Bitman
10. Brian Quinn	80,146	86,175	93		7	Geneser-Geneser

All Time Record to Beat

YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat

YTD: \$2,127,959 Net ALP Paul Rumbuc

YTD Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
* 1. Paul Rumbuc	\$572,708	\$895,898		75.4	19	Durhon Oldham
* 2. David Hausman	556,281	824,422		69.1	30	Eric Giglione
* 3. Steven Greer	404,580	466,500		75.7	11	Durhon Oldham
* 4. Leslie Taylor	393,603	469,834		67.9	16	Geneser-Bitman
* 5. Lawrence Hauck	358,430	421,747		71.1	10	Steve Friedlander
6. John Baldo	336,183	385,580	85		18	Giglione-Brister
7. Joshua Robinson	322,513	386,438		68.2	14	Geneser-Bitman
8. David Iriye	311,961	339,961		67.1	23	David Cohen
9. Jeffrey Dinocento	311,775	415,727		67.3	12	Eric Giglione
10. Ronald VanWoesik	288,236	338,847		69.9	14	Vlad Basov

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

Show Me the Money\$

Retention Bonus*

Qualifier	SGA	Bonus Amount
Rusty Jewell	Nick Nitkowski	\$5,458.65
Curt Snow	Jatoft-Foti	\$4,279.26
Nadia King	Altig-Orlovic	\$3,777.72
Matthew Wolfanger	Durhon Oldham	\$3,455.05
Robert Ulreich	Jatoft-Foti	\$3,408.00
Jinzhou Zhao	Rick Altig	\$3,154.31
David Wang	Scott Smith	\$3,112.47
Lance Brown	Cohen-Hartman	\$3,070.87
Al-Karim Walji	Rick Altig	\$2,695.32
Paramjit Sangha	Rick Altig	\$2,678.48

Total Retention Bonus Paid Out: \$461,050.26 414 Producers Qualified

Leadership Bonus*

Qualifier	SGA	Bonus Amount
Lawrence Hauck	Steve Friedlander	\$8,573.06
Kevin Khadivian	Scott Smith	\$8,330.67
Joshua Robinson	Geneser-Bitman	\$8,085.59
Steven Greer	Durhon Oldham	\$7,562.14
Roger Geering	Steve Friedlander	\$6,616.30
Ronald VanWoesik	Vlad Basov	\$6,347.27
Bill Hayer	Rick Altig	\$5,964.15
Scott Sonnenberg	Geneser-Geneser	\$5,394.74
Sara Beckley	Altig-Orlovic	\$5,387.17
Leslie Taylor	Geneser-Bitman	\$5,343.92

Total Leadership Bonus Paid Out: \$161,724.50 84 Producers Qualified

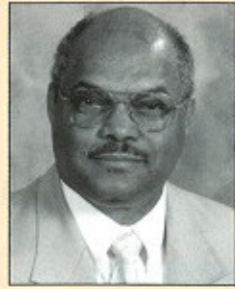
PR Bonus*

Qualifier	SGA	Bonus Amount
Richard Meshulam	David Cohen	\$2,963.97
Al Wall	Joshua Chalom	\$2,055.33
Brenda DiSomma	Eric Giglione	\$1,651.72
Charles Hill	Jatoft-Foti	\$1,605.96
Rona Pileggi Spano	Scott Smith	\$1,215.04
Erica Dalager	Rick Altig	\$1,171.36
Robin Denham	Geneser-Geneser	\$881.58
Malka Arony	Cohen-Hartman	\$842.10
Becky Cutler	Bill Jennings	\$794.95
John Wilkinson	Geneser-Bitman	\$719.64

Total PR Bonus Paid Out: \$28,321.29 49 PR Reps Qualified

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

Welcome to the Board



INTRODUCING:

Clyde Rivers

President of the California School Employees Association

Clyde Rivers, President of the California School Employees Association, has been unanimously elected to American Income's Labor Advisory Board. Mr. Rivers brings many years of labor experience to this premier advisory board.

The California School Employees Association (CSEA) is the largest classified school employees union in the United States. CSEA represents more than 220,000 public employees in California.

Mr. Rivers has been employed by the San Mateo County Community College District since November 1968. Most recently, Mr. Rivers has held the position of Post Production Manager at KCSM-TV.

Mr. Rivers has 34 years of experience as a broadcaster and union member. He has served at both the state and local levels as a union officer. He currently serves as association president for the California School Employees Association and executive council vice president of the AFL-CIO.

Mr. Rivers' educational background includes a degree in business administration and a California teaching credential.

We are proud Mr. Rivers has chosen to be one of our distinguished Labor Advisory Board members. We look forward to a long and continued partnership.

LABOR ADVISORY BOARD MEMBERS

Paul Almeida, President Dept. for Prof. Employees	Larry Gregoire, President Int'l CWUC/UFCW	Leon Lynch, Vice President USA	Edward C. Sullivan, President BCT Department
Stuart Appelbaum, President RWD Union/UFCW	James Grogan, Jr., Gen. Pres. Int'l Assoc. of HFIAW	Martin Maddaloni, Gen. Pres. UAJAPPEI	Michael Sullivan, Gen. Pres. SMWA
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John Dougherty, President OPCM Int'l Association	Charles Jones, Int'l President Int'l Brotherhood of BISBBFH	Cecil Roberts, President UMWA	Don Wharton, Gen. Sec.-Treas. IAMAW
Gerald Feder, LAB Secretary Feder and Associates	Gregory Junemann, Int'l Pres. Int'l Federation of PTE	Milton Rosado, President LCLAA	Donald Wightman, President UWUA
Edward Fire, President Int'l Union of EESMFW/CWA	George Kourpias, President ARA, AFL-CIO	Michael Sacco, President SIU	James Williams, Gen. President IUPAT
M.A. "Mac" Fleming, President Brotherhood of MWE	Thomas F. Lee, President AFM of the U.S. and Canada	Robert Scardelletti, Int'l Pres. TCIU	Boyd Young, President PACE Int'l Union
Patricia Friend, President AFA	William Lucy, Sec-Treasurer AFSCME	Harold Schaitberger, President IAFF	Hon. Speaker Jim Wright, Honorary Member of LAB

What is Leadership?



FROM THE DESK OF:

Bob Falvo

Vice President of SGA Development

"Let's change the way we think about leaders and the role of leadership."

Max DePree wrote, "The first responsibility of a leader is to define reality. The last is to say thank you. In between the two, the leader must become a servant and a debtor. That sums up the progress of an artful leader."

The past few months, I've been doing a great deal of reading and thinking about the concept of "servant leadership," and I must tell you it has changed me! I think it has made me more effective. Of course only time will tell, but if anything, I feel better about my role, about myself and, most importantly, I feel better about the people who look to me for leadership.

I believe as leaders we need to think hard about managing and leading, not because we want to be great, charismatic or well-known leaders. We need to do this because as DePree wrote, "The signs of outstanding leadership appear primarily among the followers." Here are some questions we should ask ourselves to lead us in the right direction:

1. Are your Producers and Managers reaching their potential?
2. Are they learning?
3. Are you and your Agency serving your target markets to the best of your ability?
4. Do you and your Agency accept opportunity and change with grace?

As we continue our journey towards \$100 million and beyond, let's focus on a couple of things:

To serve.

It has become human nature to want to be served. Let us rise above and be determined to serve our fellow man not be served by our fellow man. Let's change the way we think about leaders and the role of leadership. Try to think about a leader, in the words of the gospel writer Luke, as "one who serves."

To work as one.

If we individually and collectively work towards the highest-level of leading, I guarantee we'll be blessed with personal and professional success – beyond what we can perceive at this moment.

In closing, I think Robert Greenleaf said it best when he wrote:

"The best test is: Do those served grow as persons; do they, while being served, become healthier, wiser, freer, more autonomous, more likely themselves to become servants?"

"Get Excited!"

STATE GENERAL AGENTS



Larry Geneser & Brandon Geneser

Category I	MAY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Geneser-Geneser	\$246,832	\$123,600	200	\$303,495	81		\$1,143,211	\$618,000	185	\$1,501,780
Rick Altig	913,085	596,400	153	1,443,261		67.8	4,154,871	2,982,000	139	6,764,979
Jatoft-Foti	211,007	180,000	117	345,724		68.4	719,123	900,000		1,344,753
Scott Smith	311,385	276,000	113	587,763		68.0	1,654,334	1,380,000	120	3,076,379
David Cohen	198,248	192,000	103	326,924		70.5	801,033	960,000		1,377,298



Durhon Oldham

Category II	MAY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Durhon Oldham	\$235,675	\$84,000	281	\$353,032		75.5	\$1,153,143	\$420,000	275	\$1,581,680
Giglione-Brister	171,213	96,000	178	190,493		71.9	860,501	480,000	179	933,815
Kevin Pawlowski	109,599	84,000	130	137,588		68.0	493,079	420,000	117	591,851
Joshua Chalom	115,188	96,000	120	152,779		67.1	492,325	480,000	103	643,892



Marc Morton

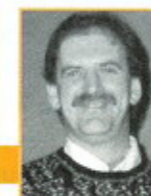
Category III	MAY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Marc Morton	\$110,700	\$68,400	162	\$172,944		69.4	\$478,270	\$342,000	140	\$725,892
David Zophin	68,597	68,400	100	110,453		80.7	269,695	342,000		440,131

STATE GENERAL AGENTS



Steve Friedlander

Category IV	MAY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Steve Friedlander	\$190,321	\$56,400	337	\$226,236		71.2	\$586,983	\$282,000	208	\$777,033
Nick Nitkowski	180,839	56,400	321	182,149		69.4	711,029	282,000	252	723,329
Bill Jennings	97,693	56,400	173	133,421		71.0	412,942	282,000	146	573,026



Rick Altig & Alan Martyn

Category V	MAY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Altig-Martyn	\$109,332	\$44,400	246	\$134,842		69.7	\$333,495	\$222,000	150	\$474,756
Ramin Kouladji	52,643	44,400	119	86,122		68.8	229,743	222,000	103	371,577
Gary Bleier	50,245	44,400	113	82,839		68.3	185,706	222,000		347,087



Rick Altig & Ilija Orlovic

Category VI	MAY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Altig-Orlovic	\$52,134	\$22,200	235	\$60,808		91	\$84,075	\$44,400	189	\$109,762

Child Safety Kit and Mailer

Missing children is an issue which, as of late, has involved many debates and discussions between parents, friends, politicians, police officials and the media. Many of us know the names and faces of those affected by this occurrence. In the 1980s it was Adam Walsh, the little boy who was missing from a Florida K-mart. A few years ago it was Jon Benet Ramsey, and, most recently, it was Elizabeth Smart, the young lady abducted from her Salt Lake City home.

According to *The Nation's Missing Children Organization* and *The Center for Missing Adults*, "As of March 31, 2003 there were more than 97,297 active missing person cases in the United States." More than half of those cases, approximately 54,184, are juvenile cases. In Canada, there were more than 66,532 children reported missing in 2002.

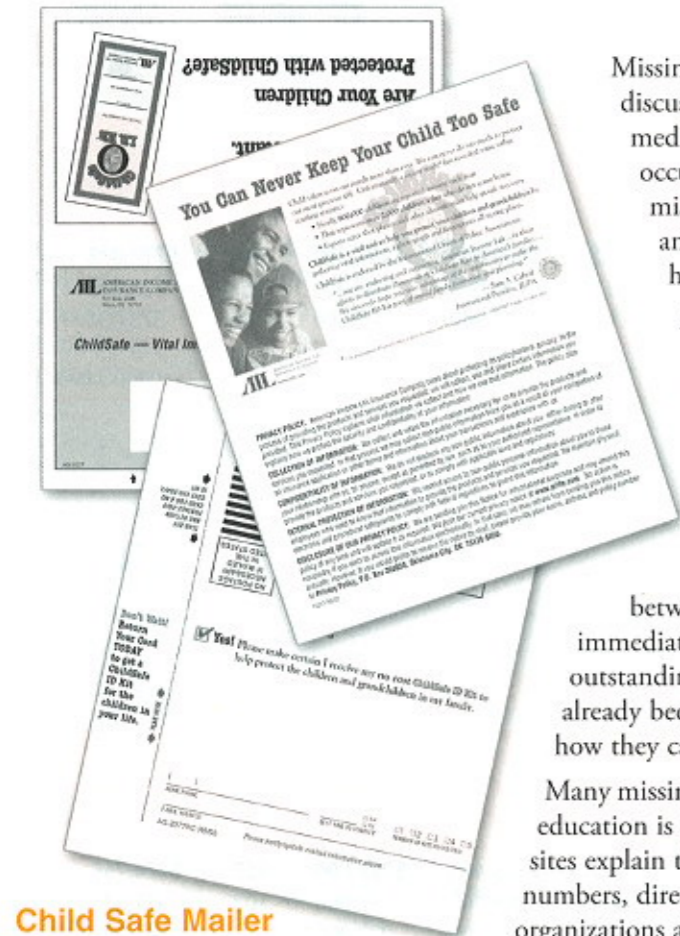
This issue is a national concern. Recently, lawmakers have put into affect the Amber Plan. This plan involves voluntary cooperation between law-enforcement agencies and broadcasters to notify the public immediately of the most serious child-abduction cases. The Amber Alert is an outstanding opportunity to get information to the public about a child who has already been abducted, but it still may leave some parents queasy at the thought of how they can protect their children.

Many missing children organizations tell parents to educate their children. They say education is the number one weapon in battling this crime. Pamphlets and Web sites explain the importance of teaching children simple things like telephone numbers, directions and who to trust like teachers and police officers. Many organizations also advocate keeping records with general and physical information with recent photographs as a just in case measure.

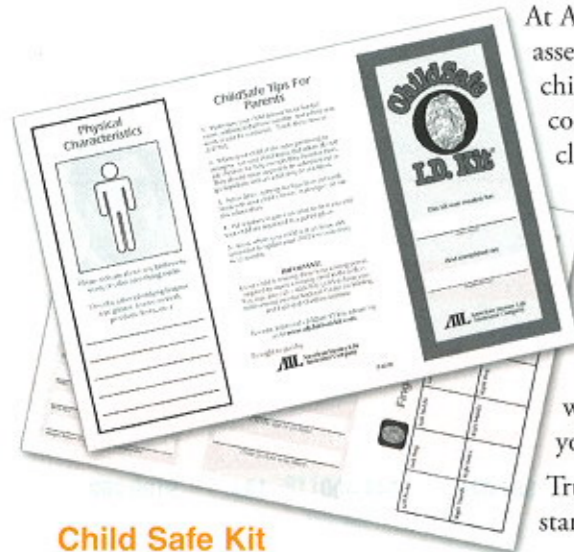
At American Income and National Income, we know that our clients' most precious asset is their children. This is why AIL is doing its part to help parents protect their children. Though we hope this never happens, we have developed a tool that might come in handy for that just in case moment. Our new *Child Safe Kit* allows our clients and prospects the opportunity to fingerprint their children. The kit also includes a tri-fold brochure which provides a convenient place to keep their child's important information – age, height, weight, hair color, eye color, etc. – and a recent photograph.

The mailer that accompanies this kit, shown above, will also allow American Income to provide this service to as many working families as possible. This provides an indirect way for families to access this important tool. However, when you are out in the field, offer a kit to a prospect directly. They will be glad you did, and you may end up with a future customer.

Trust builds business, and there is no better place to start building trust than standing together with a prospect on an important issue like child safety.



Child Safe Mailer



Child Safe Kit

Connecticut Credit Union Vendor Show – A Great Success



Nearly 100 Connecticut credit unions participated in the Connecticut Credit Union Association's (CCUA) Annual Meeting and Vendor Show in April. Held at the famous Foxwoods Resort Casino, the event was a great opportunity to generate business leads, network with existing contacts and establish American Income's presence in this important market.



SGA, David Zophin and PR Representatives, Kathleen Sloan and Susan Kelleher spent the day spreading the word about AIL's fantastic credit union marketing partnership program and its many no cost benefits. As Kathleen explained, "I've been traveling around the state visiting with credit unions but this event really demonstrates to the Connecticut CU community that American Income is committed to serving their needs."

The Zophin Agency contributed a DVD player to the CCUA's raffle, attracting a steady stream of visitors to AIL's exhibition booth. As David Zophin observed, "The key to success in any business market is demonstrating to your clientele that you understand their needs and you can deliver. From our PR reps to our sales force, that's what we do every day."

PR Manager



Debbie Enstedt
Winnipeg, MB

Category A:

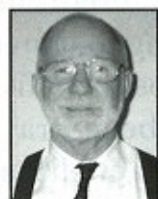


Rona Pileggi Spano
Woodridge, IL



Richard Meshulam
Los Angeles, CA

Category B:



John Wilkinson
Swansea, IL



Lou Nell Busby
Jeffersonville, IN

Category C:



Donald Spohn
Columbus, OH



Parminder Sihota
Burnaby, BC

May Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	18,462	Rick Altig
2. Richard Meshulam	10,945	David Cohen
3. Charles Hill	2,310	Jatoft-Foti

All Time PR Card Production Record

Month: 18,960 cards **Anthony Gentili**

Category A	No. Cards	SGA
1. Rona Pileggi Spano	11,513	Scott Smith
1. Richard Meshulam	9,270	David Cohen
2. Brenda DiSomma	3,686	Eric Giglione
3. Leo VanDenBussche	2,605	Rick Altig
4. Jacqueline deVooght	2,414	Rick Altig

Category B	No. Cards	SGA
1. John Wilkinson	3,354	Geneser-Bitman
2. Lou Nell Busby	2,242	Vic Hancock
3. Brenda Swecker	1,962	Chris Lafond
4. Susan Fuldauer	1,210	Mark Hancock
5. Donald Spohn	1,160	Marc Morton

All Time PR Group Production Record

Month: 125 groups **Darrell Dorey**

Category C	Groups	SGA
1. Donald Spohn	17	Marc Morton
2. Parminder Sihota	13	Rick Altig
3. Jenny Williams	12	Rick Altig
4. John Wagner	9	Rob Boles
4. Becky Cutler	9	Bill Jennings

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	101,924	Rick Altig
*2. Richard Meshulam	30,459	David Cohen
3. Charles Hill	22,765	Jatoft-Foti

All Time PR Card Production Record

YTD: 61,879 cards **Denise Bowyer**

Category A	No. Cards	SGA
*1. Rona Pileggi Spano	19,517	Scott Smith
*2. Richard Meshulam	18,202	David Cohen
*3. Al Wall	16,059	Joshua Chalom
4. Brenda DiSomma	14,815	Eric Giglione
5. Charles Hill	12,132	Jatoft-Foti

Category B	No. Cards	SGA
*1. Malka Arony	9,873	Cohen-Hartman
*2. John Wilkinson	8,443	Geneser-Bitman
*3. Brenda Swecker	7,588	Chris Lafond
4. Laurie Onasch	7,415	Manone & Altig
5. Susan Kelleher	5,683	David Zophin

All Time PR Group Production Record

YTD: 514 groups **Darrell Dorey**

Category C	Groups	SGA
*1. Becky Cutler	45	Bill Jennings
*2. Donald Spohn	43	Marc Morton
*3. Richard Case	36	James Surace
4. Kenneth Altizer	34	Marc Morton
5. Jenny Williams	33	Rick Altig

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two PR Representatives coded and meet all production requirements.*

Caribbean Nights



Another Great

ALL
NILECO

Destination

JUNE 3-6, 2004

PARADISE ISLAND, THE BAHAMAS

ATLANTIS

Retention Bonuses for May

<u>Agent</u>	<u>SGA</u>	<u>Bonus</u>	<u>Agent</u>	<u>SGA</u>	<u>Bonus</u>
Rusty Jewell	Nick Nitkowski	\$5,458.65	John Franklin	David Cohen	\$1,824.86
Curt Snow	Jatoft-Foti	4,279.26	Anthony Walthour	Scott Smith	1,800.85
Nadia King	Altig-Orlovic	3,777.72	Angeles Ordas	Furer-Whittinghill	1,787.65
Matthew Wolfanger	Durhon Oldham	3,455.05	Hal Herman	Durhon Oldham	1,784.35
Robert Ulreich	Jatoft-Foti	3,408.00	Glen Sylvester	Tyrone Conard	1,783.10
Jinzhou Zhao	Rick Altig	3,154.31	Omar Hashimi	Jatoft-Foti	1,782.30
David Wang	Scott Smith	3,112.47	Eric Tuttobene	Durhon Oldham	1,779.21
Lance Brown	Cohen-Hartman	3,070.87	Nanda Duraisami	Rick Altig	1,775.82
Al-Karim Walji	Rick Altig	2,695.32	Lorena Barriere	David Cohen	1,771.40
Paramjit Sangha	Rick Altig	2,678.48	Ruben Soberanes	Jatoft-Foti	1,771.30
Victoria DeRosier	Williams-Williams	2,617.25	George Sturge	Ramin Kouladji	1,767.35
James Stalling	Vlad Basov	2,582.43	Bret Fels	Eric Neal	1,759.24
Russell Morris	Marc Zipper	2,578.39	Daryl Wilkens	Rick Altig	1,739.92
Robert Olson	Scott Smith	2,554.85	Eddie Norman	Scott Smith	1,737.26
Mary Ann Gaelic	Steve Friedlander	2,525.67	William Harris	Ali Shahrak	1,737.12
Elaina Bosco	Tom Williams	2,503.30	Wai-Ming Wong	David Cohen	1,717.02
William Heath	Mark Hancock	2,471.21	Nicholas Lindwedel	Geneser-Bitman	1,692.96
Brigit Synesael	Altig-Martyn	2,417.48	Samuel Christmas	Scott Smith	1,690.02
Timothy Cruise	Scott Smith	2,395.98	Matthew Ho	Rick Altig	1,689.63
Jennifer Baron	Tom Williams	2,381.43	William Williams	Nick Nitkowski	1,684.53
James Dattilo	Marc Zipper	2,375.39	Preeti Sahgal	Joshua Chalom	1,672.01
Steven Polederos	David Zophin	2,374.28	Joey Kennedy	Rick Altig	1,660.64
Shaun Forbes	Steve Friedlander	2,368.91	Stephen Liberto	Eric Giglione	1,657.49
Daniel Potilechio	Scott Smith	2,334.98	Stefan Reynolds	Steve Friedlander	1,649.61
Allan Gilbert	Scott Smith	2,330.04	Randy Clem	Geneser-Bitman	1,635.72
Todd Kubes	Altig-Orlovic	2,289.48	Zulfikar Bhukera	Scott Smith	1,624.08
Marlon Underwood	Scott Smith	2,284.25	Alfred O'Connor	Durhon Oldham	1,621.32
Mike Cameron	Steve Friedlander	2,271.36	Dax Aurand	Geneser-Bitman	1,615.11
Steven Strong	Durhon Oldham	2,262.45	Mark Bleier	Gary Bleier	1,595.52
Benjamin Mancillas	Joseph Manone	2,239.09	John Mays	Vlad Basov	1,565.91
Herivelto Pereira	Jatoft-Foti	2,238.49	Michelle Mihelic	Joshua Chalom	1,564.23
Dino Amato	Eric Giglione	2,234.28	Marie Girard	Rick Altig	1,562.41
Hugo Rust	Jatoft-Foti	2,221.34	Farrah Klink	Marc Zipper	1,560.81
Craig Nugara	Rick Altig	2,205.22	Larry Malitz	David Zophin	1,560.05
Kelly McDonald	Rick Altig	2,185.17	Maria Esposito	Cohen-Hartman	1,539.31
Douglas Zigby	Joshua Chalom	2,127.65	Gary Church	Jatoft-Foti	1,537.45
Kenneth Madden	Jatoft-Foti	2,119.65	John Thomas	Chris Lafond	1,518.43
Yvonne Hernandez	David Cohen	2,119.29	Christina Tang	Eric Giglione	1,506.33
Damian Gundick	Scott Smith	2,058.46	Christopher Lockridge	Wittenbach-Ostrovsky	1,502.19
David Thornton	David Cohen	2,033.53	Michael Perkins	Jatoft-Foti	1,492.30
Catherine Clarke	Steve Friedlander	2,030.07	Kobina Sekyi	Joseph Manone	1,469.43
Alex Bluhm	Jatoft-Foti	2,010.77	James Osio	Durhon Oldham	1,467.81
Gregory Siard	Durhon Oldham	1,957.46	Travis VanDeBerghe	Rick Altig	1,464.14
William Whitaker	Rick Altig	1,911.00	Shamshinder Sidhu	Rick Altig	1,430.73
Gregory Engrav	Joseph Manone	1,903.95	Tracy Haden	Kevin Pawlowski	1,428.53
Abdulrazzaq Ahmed	Scott Smith	1,890.60	Byron Washington	Joseph Manone	1,415.44
Howard Wilson	Steve Friedlander	1,865.88	Joseph Larsen	Rick Altig	1,411.70
Gene Noury	David Zophin	1,835.50	Mike DeFazio	Altig-Orlovic	1,393.65
Arthur Greene	Scott Smith	1,835.04	Mohammed Gani	Rick Altig	1,386.63

<u>Agent</u>	<u>SGA</u>	<u>Bonus</u>	<u>Agent</u>	<u>SGA</u>	<u>Bonus</u>
Loren Cardwell	Marc Morton	\$1,384.36	Susanne Munro	Durhon Oldham	\$1,158.03
William Burbank	Durhon Oldham	1,381.50	Mark Reddington	Durhon Oldham	1,155.56
Noosara Assapun	Rick Altig	1,375.02	Harpreet Gujral	Rick Altig	1,151.81
Patrick Parisi	Chris Lafond	1,369.47	Thomas Morgan	Geneser-Geneser	1,147.63
Harold Eason	Scott Smith	1,362.33	Robert Seeber	Joseph Manone	1,147.03
Mindy Guisewite	Matt Blumert	1,362.18	Daniel Lamarche	Rick Altig	1,145.46
Todd Zimmerman	Eric Giglione	1,346.25	Justin Brandt	Joseph Manone	1,138.39
Timothy Meyer	Altig-Martyn	1,338.60	Herman Libman	Chris Lafond	1,135.64
Michael Bromberg	Joshua Chalom	1,317.45	Roger Hotz	Rick Altig	1,112.15
Ronald Trombetta	Chris Lafond	1,310.13	Jeff Spanaus	Gary Bleier	1,097.59
Stephen Flecker	Eric Giglione	1,303.61	Jeremy Pilotte	Geneser-Bitman	1,093.26
Christopher Benjamin	Giglione-Brister	1,302.21	Maurice Davies	Steve Friedlander	1,088.60
Tamara Ford	Marc Morton	1,299.51	Barry Deardorff	Eric Giglione	1,088.60
Darline Cadet	Giglione-Brister	1,293.36	Rashaun Tubbins	Durhon Oldham	1,084.95
Russell Lewis	Durhon Oldham	1,292.52	Heidi Valdmanis	Joshua Chalom	1,081.77
Scott Remyey	Eric Giglione	1,288.65	Dennis Edsell	Eric Giglione	1,080.24
Thomas Favata	Eric Giglione	1,287.65	Jim Bianchi	Durhon Oldham	1,078.96
Kent Thrower	Chris Lafond	1,275.90	Michael Thomas	Robert Smith	1,078.11
David Galbreath	Steve Friedlander	1,274.22	Dennis Krueger	James Surace	1,077.39
Pauline West	Steve Friedlander	1,273.89	Steven Sequeira	Steve Friedlander	1,077.06
Brian Majorbanks	Rick Altig	1,271.79	Maria Guerrero	David Cohen	1,073.37
Michael Beck	Geneser-Geneser	1,270.92	Victor Quimson	Jatoft-Foti	1,073.37
Claudia Rodriguez	Jatoft-Foti	1,266.84	Arkadi Nulman	Cohen-Hartman	1,072.53
Floyd Albarado	Kevin Pawlowski	1,264.26	Rachel Arenas	Rick Altig	1,071.36
Maricel Ramirez	Scott Smith	1,251.18	Jeffrey Mercer	Vlad Basov	1,069.88
Robert Boyer	Eric Giglione	1,248.83	Earle Harris	Tom Williams	1,061.47
Kevin Haines	Ramin Kouladji	1,247.58	Jenny Seavey	Tim Schroeder	1,060.59
Karen McQuoid	Steve Friedlander	1,238.43	Job Guzman	Tom Williams	1,052.01
Timothy Collier	Marc Morton	1,233.89	Darius Boomsma	Rick Altig	1,047.51
Brett Hulme	Shashi Parekh	1,231.14	Maia Kopp	Hurst Kopp	1,046.03
Erika Bonds	Geneser-Geneser	1,230.03	David Brophy	Altig-Martyn	1,043.67
David Jackson	Tom Williams	1,228.24	Thomas Holstein	Geneser-Geneser	1,040.58
Karen Eby	Scott Smith	1,224.73	Rene Sheir	Rick Altig	1,038.45
Rudi Camenzind	David Cohen	1,220.07	David Solomonov	Joshua Chalom	1,033.77
Michael McDonald	Jatoft-Foti	1,216.76	Christopher Cummings	Rick Mansfield	1,033.22
Harold Buck	Nick Nitkowski	1,216.29	Christopher Sarris	Altig-Martyn	1,031.88
Keith Campbell	Tom Williams	1,215.99	Kenneth Medina	Jatoft-Foti	1,031.46
Julie Aprahamian	Joseph Manone	1,215.34	Frank Sommers	Durhon Oldham	1,029.99
Andrew Fike	Williams-Williams	1,212.56	Tosha McQueary	Geneser-Bitman	1,020.93
Eric Leak	Ali Shahrak	1,210.11	Patrick Fowler	Rick Altig	1,015.62
Nestor Aramayo	Tom Williams	1,203.90	Martin Waynick	Geneser-Geneser	1,015.62
Julie Wells	Vlad Basov	1,201.25	Robert Dunn	Marc Morton	1,013.73
Melissa Luikart	Marc Morton	1,197.26	Athenia Henrythomas	Eric Giglione	1,005.72
Gavin Linteris	Rick Altig	1,193.01	Jeffrey Ravnitzky	Tom Williams	1,004.27
William Sanders	Rick Altig	1,192.88	Patrick Stenglein	Rick Altig	1,002.30
John Hard	Vic Hancock	1,192.78	Grand Iranian	Rick Altig	1,002.09
Rakesh Rekhi	Giglione-Brister	1,183.04	Michael Nowak	Durhon Oldham	1,002.06
Kevin Appasamy	Rick Altig	1,179.02	Thrica Stricko	Eric Giglione	1,002.03
Fernando Amorim	Ali Shahrak	1,176.83	Daniel Shahbazi	Furer-Whittinghill	998.34
Samuel Cohen	Eric Giglione	1,174.28	John Abner	Williams-Williams	997.65
Linda Christensen	Rick Altig	1,172.84	Karlton Roberts	Eric Giglione	993.19
Robert Moorhead	Rick Altig	1,169.20	Eddie Dhillon	Scott Smith	992.44
Cherie Waipouri	Steve Friedlander	1,161.50	Scott Georger	Durhon Oldham	968.25
Benson Kim	Rick Altig	1,161.41	Brian Schreiter	Nick Nitkowski	967.54

<u>Agent</u>	<u>SGA</u>	<u>Bonus</u>	<u>Agent</u>	<u>SGA</u>	<u>Bonus</u>
Krista Thieme	Cohen-Hartman	\$ 960.44	Elizabeth Mallon	Williams-Williams	\$ 822.00
Larry Lozano	Jatoft-Foti	952.89	Daman Spicer	Geneser-Geneser	811.48
Steven Engrav	Joseph Manone	949.20	Ryan Stenglein	Rick Altig	800.86
David Samalin	Eric Giglione	935.94	Alison King	Furer-Whittinghill	799.89
Jason Caples	Durhon Oldham	924.69	Tony Sutton	Geneser-Geneser	798.02
Mark White	Steve Friedlander	924.36	Desmond Fletcher	Mike Jones	787.17
Tobias Jenkins	Wittenbach-Ostrovsky	922.35	Jeffrey Purtell	Giglione-Brister	784.46
Frederick Hadayia	Durhon Oldham	919.07	Chad Deley	Rick Altig	783.84
David Raymond	Nick Nitkowski	916.43	Andre Abramovich	Rick Altig	783.26
Jimmy Hammond	Scott Smith	915.96	Randy Mandell	Bill Jennings	775.30
James McGowan	Altig-Martyn	915.42	Lori Yeilding	Jatoft-Foti	746.49
Everett Elstak	Eric Neal	914.49	Kenneth Adamo	David Zophin	700.08
Donato Bianchi	Josh Chalom	911.97	Richard Clarke	Rick Altig	694.77
Benjamin VanFossen	Scott Smith	911.65	Christopher Alphen	Giglione-Brister	692.99
Michael Stephens	Durhon Oldham	909.81	Christopher Blaker	Marc Zipper	689.97
Heather Stell	Geneser-Bitman	906.93	James Meyers	Geneser-Bitman	687.06
Ronald Cannon	Geneser-Bitman	905.76	Mikisha Oden	Scott Smith	686.07
Karl White	David Zophin	904.73	Marsha Heisler	Altig-Orlovic	681.90
Stephen Perotti	Jatoft-Foti	904.56	Keith Hoffield	Nick Nitkowski	679.98
Louis Mull	Eric Giglione	903.57	Brenden Determann	Vlad Basov	675.33
Norwood Davis	Ali Shahrak	902.16	Melic Fadel	Rick Altig	674.01
Shannon Richardson	Geneser-Bitman	900.52	Bernard Brown	Nick Nitkowski	672.33
David Ballard	Jatoft-Foti	896.74	Ian O'Donnell	David Zophin	670.41
Susan Bergh	Eric Giglione	887.25	Laurcell Barnard	Geneser-Bitman	669.81
Wendy Martin	Nick Nitkowski	885.57	Ronald Browning	Tom Williams	668.52
Joel Whipkey	Guy Rouelle	884.13	Randall Horne	Scott Smith	668.04
Eric Hoen	Bill Jennings	878.04	Patrick Leum	Geneser-Geneser	666.03
Barrett Clayton	Victor Hancock	877.29	Bradley Kulak	Durhon Oldham	664.56
Jeremiah Vecs	Furer-Whittinghill	876.83	Todd Johnston	Ramin Kouladji	659.55
Christopher Georgiadis	Eric Giglione	871.65	Ben Delizo	Steve Friedlander	658.83
Arkeym Young	Geneser-Bitman	870.81	Elizabeth Schmidt	Rick Altig	656.37
Lisa Roemer	Eric Giglione	870.09	Jonathan Vernon	Rick Altig	655.65
Evelyn Gauthier	Joshua Chalom	869.58	Hank Munchow	Vlad Basov	654.63
Nicholas Bromhal	Marc Morton	868.92	Michael McClung	Marc Morton	654.24
Ryan Cousar	Rick Altig	867.81	Daniel Limon	Eric Neal	650.75
Barclay MacDonald	Rick Altig	867.74	Jeffrey Ruffing	Chris Lafond	649.02
Imran Siddique	Altig-Martyn	867.33	William Trotman	Marc Zipper	648.90
Gautam Arora	Rick Altig	860.01	Kashif Tufail	Geneser-Geneser	647.34
Jerome Tudos	Geneser-Geneser	859.61	Adrian delRio	Jatoft-Foti	645.57
Scott McCloskey	Chris Lafond	859.44	Hazel Dulla	David Cohen	645.39
Julie Barron	Steve Friedlander	859.05	David Thompson	Geneser-Bitman	640.74
Jasir Shelton	Scott Smith	858.21	Stefan Johannsson	Rick Altig	640.29
Ryan Cassidy	Giglione-Brister	852.84	Scott Belinn	Rick Altig	639.57
Chris Hernandez	Scott Smith	849.73	John Rhodes	James Surace	638.89
Jacqueline Debacker	Joshua Chalom	847.65	Paulo Rosa	Rick Altig	638.88
Nannette Troutman	Rick Altig	847.20	Darrell Cardwell	Ross Boles	638.01
Reagan Clark	Rick Altig	845.19	Louis Costa	Eric Giglione	636.84
Natalia Lugani	Rick Altig	841.80	Joshua Floyd	David Zophin	636.57
David Masse	Rick Altig	838.35	Richard Evenson	Joseph Manone	635.43
Jose Garcia	Mark Hancock	833.94	Gregory Drake	Geneser-Bitman	633.66
Michael Macartney	Durhon Oldham	831.27	Benjamin Clark	Rick Altig	632.90
Jennifer Binkle	Rick Altig	829.11	Megan Christopher	Williams-Williams	632.42
Eric Guinn	Ali Shahrak	829.08	Michael Herbert	Eric Giglione	632.31
Peter Highberg	Chris Lafond	823.07	Lawrence Gitonga	Marc Morton	631.53

<u>Agent</u>	<u>SGA</u>	<u>Bonus</u>	<u>Agent</u>	<u>SGA</u>	<u>Bonus</u>
Dana Key	Tim Schroeder	\$ 631.53	Michael McDougal	Nick Nitkowski	\$ 581.34
William Purvis	Geneser-Geneser	630.24	Christopher Phillip	David Cohen	580.38
Vanessa Day	Rick Altig	629.97	Natalie Lewis	Giglione-Brister	579.51
Joseph O'Connor	Eric Giglione	628.60	Haridas Gori	Rick Altig	480.49
Steven Green	Eric Giglione	627.42	Leonard Mathis	Mike Jones	472.10
Kyle Kozel	Geneser-Geneser	626.43	Jason Mitchell	Scott Smith	469.26
Brandi Chiarella	Scott Smith	620.85	Robert Harris	Mike Jones	456.78
Thomas McGonigal	Rick Altig	616.86	Cassandra Draho	Rick Altig	367.32
Jeffrey Ahern	Rick Altig	614.04	Carlos Gamboa	Eric Giglione	366.66
Charles Wilson	Jatoft-Foti	613.65	Vanessa Kanaan	Ramin Kouladji	365.40
Patricia Reilly	Ali Shahrak	612.90	Ronald Kastner	Durhon Oldham	363.51
Igor Jurgens	Rick Altig	611.85	Leo Howell	Tim Schroeder	361.98
Michael Darling	Rick Altig	611.73	James Wilhelm	Vlad Basov	361.83
Stephanie Palmer	Geneser-Geneser	610.68	Keron Sears	Eric Giglione	360.30
William Eaves	Rick Altig	609.90	Brian Walczak	Rick Altig	359.64
Nam Ngo	Jatoft-Foti	609.33	Tameron Rush	Tyrone Conard	358.20
Carlos Espinel	Marc Zipper	608.97	Mark Dowd	David Cohen	358.08
Kemmie Holmes	Scott Smith	608.70	Tony Smith	Geneser-Bitman	358.08
Alfred Delgado	David Cohen	606.93	William Bernhart	Rick Altig	357.42
Khari Samuel	Giglione-Brister	606.57	Eric Campbell	Scott Smith	356.49
Ken Thomas	Geneser-Bitman	605.49	Richard Rose	James Surace	356.49
Edward Keck	Jatoft-Foti	605.16	Matthew Cano	Geneser-Geneser	355.32
Lauren Geyer	Marc Zipper	604.32	Derrick Stewart	Giglione-Brister	354.90
Rebecca Dunwoodie	David Zophin	601.20	Kevin Gallagher	Eric Giglione	354.78
John Bond	Mike Jones	600.42	Suzanne Campana	James Surace	354.78
Matt Sniscak	Matt Blumert	600.03	Marjorie Long	Chris Lafond	353.76
Tony George	Geneser-Bitman	598.86	Mark Gomilla	Gary Bleier	353.73
Jeff Ribman	David Cohen	598.33	Nick Johnson	Marc Zipper	353.25
Horace Johnson	Tom Williams	597.42	Jason Abramowitz	Eric Giglione	351.81
Anthony Anderson	Wittenbach-Ostrovsky	597.12	Celia Questin	Rick Altig	351.66
Sally Tapia-Osmun	Cohen-Hartman	596.76	Ryan Curtis	Rick Altig	351.63
James Steffanus	Gary Bleier	595.80	Jamal Patterson	Eric Giglione	351.60
Andrew Foster	Rick Altig	595.44	David Duque	Jatoft-Foti	350.97
Kimberly Payne	Vlad Basov	595.14	Mia Torres	Eric Giglione	349.71
Kenneth Mannie	Scott Smith	594.99	John Agnew	Eric Giglione	349.65
John Reeves	Geneser-Bitman	593.43	Ernest Young	Wittenbach-Ostrovsky	347.97
William Guilford	David Zophin	593.43	Brock MacKay	Allan Jennings	347.01
Derek Eddy	Cohen-Hartman	593.34	Christian Fuhrer	Ali Shahrak	346.65
Marsha Toddevans	Scott Smith	593.16	Lisa Smith	Robert Smith	346.53
Kiran Irwin	Vlad Basov	592.50	Neyton Alvarez	David Cohen	345.51
Justin Smith	Steve Friedlander	590.31	Michael Rondeau	Giglione-Brister	345.39
Bridget Bullock	Durhon Oldham	590.28	Joshua Brandow	Rick Altig	345.36
Michael Hardy	Vlad Basov	590.19	Roberto Rocamontes	Vlad Basov	345.24
Emi Sauvao	Steve Friedlander	588.93	Larry Long	Tim Schroeder	344.52
Joseph Snegon	David Cohen	586.17	Patty Esparza	Bill Jennings	343.68
Brian Reidy	Mark Hancock	586.11	Brian Underwood	Geneser-Geneser	343.17
Donald Holland	Geneser-Bitman	585.54			
John Paul Dow	Giglione-Brister	585.18			
Tung Truong	Vlad Basov	584.94			
Philip Currie	Vlad Basov	584.25			
John Garbett	Cohen-Hartman	583.59			
Rudy Abofo	Jatoft-Foti	582.78			
Noel Leary	Rick Altig	582.45			
Samuel Killeffer	Rick Altig	582.36			

Total: \$461,050.26

Leadership Bonuses for May

<u>Agent</u>	<u>SGA</u>	<u>Bonus</u>	<u>Agent</u>	<u>SGA</u>	<u>Bonus</u>
Lawrence Hauck	Steve Friedlander	\$8,573.06	Dennis Kelleher	Giglione-Brister	\$ 798.01
Kevin Khadivian	Scott Smith	8,330.67	Ken Bell	Nick Nitkowski	792.74
Joshua Robinson	Geneser-Bitman	8,085.59	Frederick Hadayia	Durhon Oldham	786.49
Steven Greer	Durhon Oldham	7,562.14	Mary Ann Gaelic	Steve Friedlander	680.51
Roger Geering	Steve Friedlander	6,616.30	Larcell Jennings	Geneser-Bitman	652.84
Ronald VanWoesik	Vlad Basov	6,347.27	Terrance Hearn	Eric Giglione	648.66
Bill Hayer	Rick Altig	5,964.15	Stephen Saul	Eric Giglione	632.71
Scott Sonnenberg	Geneser-Geneser	5,394.74	Stefan Reynolds	Steve Friedlander	583.08
Sara Beckley	Altig-Orlovic	5,387.17	Elaina Bosco	Tom Williams	575.43
Leslie Taylor	Geneser-Bitman	5,343.92	Carlos Cantu	Jatoft-Foti	556.97
Joseph Diecedue	Nick Nitkowski	5,338.45	Arthur Green	Scott Smith	546.30
Steve Foti	Jatoft-Foti	4,468.29	Adam Kiss	Eric Giglione	539.97
David Hausman	Eric Giglione	4,313.17	Jason Crain	Vlad Basov	536.09
Roger Fung	Rick Altig	4,266.60	Thomas Young	Bill Jennings	528.62
Brian Quinn	Geneser-Geneser	4,216.50	Andrew Scott	Vlad Basov	503.30
Paul Rumbuc	Durhon Oldham	4,168.28	Scott Georger	Durhon Oldham	475.08
Doreen Ryan-Foti	Jatoft-Foti	3,917.30	Todd Kubes	Altig-Orlovic	464.55
David Iriye	David Cohen	3,712.58	Travis Geneser	Geneser-Geneser	423.64
Bill Cook	Tom Williams	3,448.15	Brandon Ito	David Cohen	383.35
Jeff Dinocento	Eric Giglione	3,234.48	Larry Lozano	Jatoft-Foti	368.38
Patrick Duray	Rick Altig	3,128.67	Anthony Scavera	Rick Altig	362.72
John Baldo	Giglione-Brister	3,072.22	Kyle Kozel	Geneser-Geneser	362.72
Christine Hartman	Cohen-Hartman	2,815.85	Chris Rose	Altig-Martyn	333.59
Jason Mollo	David Zophin	2,602.13	Brian Reidy	Mark Hancock	320.75
Michael Hanson	Altig-Martyn	2,339.41	Matthew Wolfanger	Durhon Oldham	319.72
John West	Marc Morton	1,675.85	Mark Smolen	David Zophin	318.22
Jay Mullins	David Zophin	1,505.20	James Bailey	Geneser-Bitman	312.30
Melinda-Rae Lyse	Rick Altig	1,496.27	Adam Cruts	Geneser-Geneser	302.74
William Heath	Mark Hancock	1,495.10	Stephen Liberto	Eric Giglione	295.95
Marlon Underwood	Scott Smith	1,389.91	Tarus Monroe	Geneser-Geneser	294.24
Maurice Davies	Steve Friedlander	1,342.53	Garrett Marrero	Jatoft-Foti	293.44
Shannon Richardson	Geneser-Bitman	1,325.01	Barry Dillah	Eric Giglione	287.41
Robert Delesky	Eric Giglione	1,290.46	Shaun Forbes	Steve Friedlander	283.08
Andrew Fike	Williams-Williams	1,068.94	Karl White	David Zophin	269.74
James Palmes	Nick Nitkowski	1,021.83	Clay-Nghia Nguyen	Vlad Basov	269.32
Michael Knapick	Scott Smith	1,014.37	Jason Anderson	David Cohen	266.45
Greg Partee	Vic Hancock	1,012.28	Benjamin Gibbs	Geneser-Bitman	243.08
Kevin Surlis	David Zophin	954.67	Catherine Clarke	Steve Friedlander	220.27
Jarred Starman	Geneser-Bitman	953.70	Mark Reddington	Durhon Oldham	201.38
Josh Goodman	Bill Jennings	897.99	Loren Cardwell	Marc Morton	187.07
Jason Danielson	Rick Altig	895.05			
Scott Baker	Rob Boles	870.03			
David Raymond	Nick Nitkowski	835.50			
Donna Coffey	David Cohen	811.81			

Total: \$161,724.50

PR Bonus Qualifiers for May

<u>PR Representative</u>	<u>Bonus</u>	<u>SGA</u>
Richard Meshulam	\$2,963.97	David Cohen
Al Wall	2,055.33	Josh Chalom
Brenda DiSomma	1,651.72	Eric Giglione
Charles Hill	1,605.96	Jatoft-Foti
Rona Spano	1,215.04	Scott Smith
Erica Dalager	1,171.36	Rick Altig
Robin Denham	881.58	Geneser-Geneser
Malka Arony	842.10	Cohen-Hartman
Becky Cutler	794.95	William Jennings
John Wilkinson	719.64	Geneser-Bitman
Suzanne Powers	710.64	David Cohen
Brenda Swecker	680.52	Christopher Lafond
Leo VanDenBussche	661.32	Rick Altig
Jacqueline deVooght	645.96	Rick Altig
Richard Case	540.73	James Surace
Robin Andrade	527.01	Giglione E-Brister
Laurie Onasch	526.90	Joe Manone
Robert Dailey	491.95	Eric Giglione
William Gibson	484.55	Scott Smith
Irene Rurycz	474.87	James Surace
Vivian Dwyer	474.76	Ali Shahrak
Susan Kelleher	461.56	David Zophin
Delet Smart	461.41	Rick Altig
Darrell Dorey	453.50	Ramin Kouladji
Erin McKee	428.58	Shashi Parekh
David Blaisdell	397.40	Rick Altig
Jennifer Opra	383.12	Geneser-Geneser
Lou Nell Busby	382.60	Victor Hancock
Frances Christie	364.10	Rick Altig
Janna Khichoyan	342.90	Vlad Basov
Susan Gilbert	339.70	Scott Smith
Joseph Galusha	335.70	Durhon Oldham
George Farenthold	329.50	Durhon Oldham
Parminder Sihota	301.00	Rick Altig
John Wagner	292.28	Ross Boles
Kenneth Altizer	266.04	Marc Morton
Gabriella Klett	250.02	Eric Giglione
Bernard Wendekier	249.84	Rick Altig
Timothy Farr	240.30	Scott Smith
Kerri-Ann Tumbarello	239.85	Eric Giglione
Donald Spohn	233.37	Marc Morton
Cynthia Lebrun-Yaffe	219.51	Matt Blumert
Anat Cohen	219.02	David Cohen
William Verbeten	212.40	Joseph Manone
Nina Penner	204.57	Josh Chalom
Catherine Briggie	203.00	Cohen-Hartman
Bryan Wudrick	198.28	Rick Altig
Shannon Walker	183.40	Rick Altig
Manon Brulotte	181.91	Rick Altig

Total: \$28,321.29